CHA	PTER 1. BRIEF INTRODUCTION TO ZAMBIA	6	
1.1	BRIEF HISTORY	6	
1.2	POPULATION: FACTS AND FIGURES	6	
1.3	INTRODUCTION TO THE ECONOMY	7	
1.4	THE CHALLENGE OF POVERTY IN ZAMBIA	8	
1.5	COMMUNITY AND TRADITIONAL AUTHORITIES	10	
1.6	URBANISATION IN ZAMBIA	10	
1.7	MAJOR CITIES AND TOWNS	11	
1.8	SAMPLE SURVEY, 2011	16	
1.9	CONTEMPORARY ISSUES	17	
CHAPTER 2. LEGAL AND REGULATORY FRAMEWORKS			
	RELATED TO HOUSING	21	
2.1	INTRODUCTION	21	
2.2	LEGISLATION WITH RESPECT TO HOUSING	21	
2.3	REGULATIONS AFFECTING INFORMAL HOUSING	26	
2.4	THE NATIONAL HOUSING POLICY (NHP), 1996	27	
2.5	THE NATIONAL DECENTRALISATION POLICY (2003)	27	
2.6	BUILDING REGULATIONS	28	
2.7	BRIEF CONCLUSION	28	
CHAPTER 3. ACTORS IN THE HOUSING PROCESS 31			
3. 1	INTRODUCTION	31	
3.2	PUBLIC SECTOR	31	
3.3	THE FORMAL PRIVATE SECTOR	36	
3.4	THE INFORMAL PRIVATE SECTOR	36	
3.5	INTERNATIONAL DONORS	41	
3.6	A BRIEF HISTORY OF HOUSING POLICY IN ZAMBIA	42	
3.7	CONCLUSION	43	
СНА	PTER 4. HOUSING SUPPLY	45	
4.1	INTRODUCTION	45	
4.2	HISTORICAL SUPPLIERS OF HOUSING	45	
4.3	THE CONTEMPORARY HOUSING SUPPLY:		
	THE DOMINANCE OF INFORMAL LOW-INCOME HOUSING	53	
4.4	HOUSING CONDITIONS	58	

4.5	CROSS-CUTTING ISSUES: CAPACITY BUILDING, GENDER, HIV/AIDS, YOUTH	60
4.6	CONCLUSION	61
•		•
CHA	PTER 5. HOUSING NEED AND DEMAND IN URBAN ZAMBIA	64
5.1	ESTIMATING URBAN HOUSING NEED, 2000 - 2030	64
5.2	INCOME AND AFFORDABILITY	66
5.3	SPECIAL GROUPS NEED/DEMAND	70
CHAPTER 6. LAND FOR HOUSING		
6.1	LAND ADMINISTRATION IN ZAMBIA	72
6.2	KEY PLAYERS IN THE LAND SECTOR	77
6.3	LEGAL AND REGULATORY FRAMEWORKS GOVERNING LAND SUPPLY	78
6.4	OTHER LEGISLATIVE INSTRUMENTS RELEVANT TO	
	LAND FOR HOUSING	81
6.5	NEED FOR LAND FOR NEW HOUSING, 2010 TO 2030	82
6.6	CROSS-CUTTING ISSUES: GENDER, HIV/AIDS, YOUTH	83
CHAPTER 7: HOUSING FINANCE		87
7.1	INTRODUCTION	87
7.2	THE FINANCIAL AND CAPITAL MARKETS	87
7.3	LEGAL AND REGULATORY FRAMEWORK FOR THE BANKING SECTOR	88
7.4	ZAMBIA'S HOUSING FINANCE SECTOR	88
7.5	KEY INSTITUTIONS IN HOUSING FINANCE	89
7.6	FORMAL CREDIT: MORTGAGE FINANCE IN ZAMBIA	89
7.7	INFORMAL CREDIT	92
7.8	MICRO-FINANCE IN ZAMBIA	92
7.9	AFFORDABILITY OF HOUSING FINANCE	94
7.10	FUTURE CHALLENGES FOR ACCESS TO HOUSING FINANCE	95
7.11	NEED FOR HOUSING FINANCE TO PAY FOR THE	
	HOUSING NEEDED TO 2030	95
7.12	SPECIAL GROUPS NEED/DEMAND: GENDER, HIV/AIDS, YOUTH	96
7.13		96
Sec. 100 110 110 110 110 110 110 110 110 11		
	PTER 8. INFRASTRUCTURE FOR HOUSING IN ZAMBIA	99
8.1	BASIC URBAN INFRASTRUCTURE PROVISION IN A NUTSHELL	99
8.2	WATER SUPPLY AND SANITATION	100
8.3	SANITATION	103
8.4	ROADS AND ACCESS	104
8.5	WASTE MANAGEMENT	105
8.6	POWER SUPPLY AND FUEL USE	107
8.7	INFRASTRUCTURE SUPPLY TO INFORMAL SETTLEMENTS	109
8.8	CAPACITY NEEDS ASSESSMENT AND THE AMOUNT NEEDED FOR THE NEW HOUSING TO 2030	110
0.0	CROSS-CUTTING ISSUES: GENDER, HIV-AIDS, YOUTH	110
8.9	CKUSS-CUTTING ISSUES. GENDER, FIV-AIDS, TOUTH	111

ZONES DE TOURS DE LOS CONTROL DE SER CONTROL DE LA CONTROL			
CMARTER C. THE CONSCRIBUTION AND AND EUROPES MATERIALS			
9.1 THE CONSTRUCTION SECTOR IN A NUTSHELL 115	,		
9.2 INSTITUTIONAL, LEGAL AND REGULATORY FRAMEWORKS 116	5		
9.3 CONSTRUCTION INDUSTRY REGULATION 117	,		
9.4 ORGANISATION, ACTORS, SUPPLIERS, CONTRACTORS	-		
AND SERVICE PROVIDERS 118	3		
9.5 CONSTRUCTION MATERIALS 120)		
9.6 COST OF CONSTRUCTION MATERIALS			
AND COMPONENTS 129)		
9.7 CAPACITY NEEDS ASSESSMENT 130)		
9.8 CROSS-CUTTING ISSUES; GENDER, HIV/AIDS, AND YOUTH 130)		
9.9 BRIEF CONCLUSION 130)		
CHAPTER 16. THE HOUSING MARKET 134			
10.1 THE STRUCTURE AND FUNCTIONING OF THE MARKET 134	L		
10.2 FORMAL AND INFORMAL HOUSING MARKETS 134	L		
10.3 FORMAL AND INFORMAL HOUSING PRICES 140)		
10.4 HOUSING MARKET REGULATIONS 143			
10.5 ACTORS AND MARKET INSTITUTIONS 143			
10.6 CAPACITY NEEDS ASSESSMENT 146			
10.7 CROSS-CUTTING ISSUES: GENDER, HIV-AIDS, YOUTH 146			
10.8 BRIEF CONCLUSION 146	;		
CHAPTER 11. RECOMMENDATIONS AND WAYS FORWARD			
11.1 LEGAL AND REGULATORY FRAMEWORK 148	3		
11.2 LAND FOR HOUSING 150)		
11.3 FINANCE FOR HOUSING 152			
11.4 INFRASTRUCTURE PROVISION FOR HOUSING 153	}		
11.5 CONSTRUCTION MATERIALS FOR THE HOUSING STOCK 155	•		
11.6 CONSTRUCTION LABOUR 155	,		
11.7 HOUSING MARKET 156	5		
ANNEX 1: HOUSING SECTOR PERFORMANCE CONSTRAINTS MATRIX FOR ZAMBIA 158	3		
ANNEX 2: HOUSING SECTOR PERFORMANCE PRIORITY			
ACTION PLAN 164	ļ.		
ANNEX 3: KEY INFORMANTS AND PEOPLE AND			
ORGANISATIONS THAT ATTENDED THE			
STAKEHOLDER WORKSHOP			
HEF-briefil Ly			